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UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

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|--------------|---|-----------------------------|
| In re: | : | CHAPTER 13 |
| | : | |
| ROBERT ELLIS | : | |
| | : | Case No.:18-11946 (JKS) |
| | : | |
| | : | CERTIFICATION OF DEBTOR |
| | : | IN OPPOSITION TO CREDITOR'S |
| Debtor. | : | CERTIFICATION OF DEFAULT |
| | : | |
| | : | |

Robert Ellis hereby certifies as follows:

1. I am the Debtor in this matter. This Certification is being provided in opposition to the Creditor's Certification of Default.

2. On February 27, 2019, an Order was entered providing for the cure of my post-petition arrearages.

3. I have been making monthly payments since the Order was entered, including making the down payment of \$5100.00 as required by the Order.

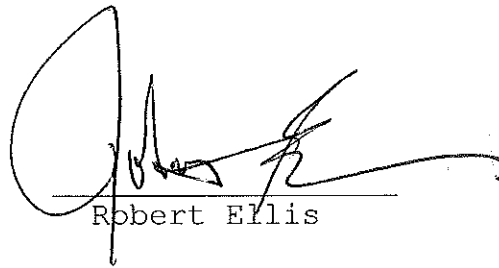
4. I thought I was current on my payments as required by the Court Order. Apparently, however, I was confused by the terms of the Order and did not make all required payments.

5. I will have the remainder of the funds available to

pay to the Creditor by May 15, 2019.

6. Accordingly, I am respectfully requesting that the Certification of Default be denied.

I hereby certify that the foregoing statements made by me are true. I understand that if any of the foregoing statements made by me are willfully false, I am subject to penalty of perjury.



Robert Ellis

Dated: April 30, 2019